WELCOMING SERVICES — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for new-resident welcoming services. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

CORE **PREVALENT** **SITUATIONAL** — *Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**General Liability**	Covers injury and property damage during home visits.	CORE
☐	**Hired & Non-Owned Auto**	Covers representatives driving their own cars.	CORE
☐	**Cyber / Privacy Liability**	Covers resident address and contact databases.	CORE
☐	**Abuse & Molestation**	Covers solo in-home visits with families.	PREVALENT
☐	**Media / Advertising Injury E&O**	Covers sponsor ads and coupon books.	PREVALENT
☐	**Crime / Employee Dishonesty**	Covers theft by representatives inside residences.	PREVALENT
☐	**Workers' Compensation**	Covers employee representatives.	PREVALENT
☐	**Regulatory Defense**	Covers data broker inquiries if you sell lists.	SITUATIONAL
☐	**TCPA Sublimit**	Covers calling or texting new residents.	SITUATIONAL
☐	**Products Liability**	Covers food gift items.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by welcoming services is the representative's personal vehicle. Personal auto policies may exclude business use, and the firm often has no hired and non-owned auto coverage behind it. For firms that sell lists, Delete Act penalties are often excluded from cyber policies as fines.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.